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United States Bankruptcy Court Northern District of California					Volu	ntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Quan, Jamie My				Spouse) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): My Phung Quan		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.I EIN (if more than one, state all): 8126	D. (ITIN) No./Complete	I	ligits of Soc. Sore than one, s		axpayer I.D.	(ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & 987 Granada Ave.	Zip Code):	Street Add	lress of Joint I	Debtor (No. & Stree	t, City, State	e & Zip Code):
San Jose, CA	ZIPCODE 95123			IPCODE		
County of Residence or of the Principal Place of Busin Santa Clara		County of	Residence or	of the Principal Plac	ce of Busine	ss:
Mailing Address of Debtor (if different from street add	dress)	Mailing A	ddress of Join	t Debtor (if differen	t from stree	t address):
	ZIPCODE				Z	IPCODE
Location of Principal Assets of Business Debtor (if dif	ferent from street address	above):				
					Z	IPCODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one box ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to attach signed application for the court's consideratic is unable to pay fee except in installments. Rule 106 3A.	(Check Health Care Busines Single Asset Real E U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exer (Check box, Debtor is a tax-exen Title 26 of the Unite Internal Revenue Co	mpt Entity if applicable.) npt organization dd States Code (tode). Check one Debtor Debtor Check if: Debtor'	Chapter of Bankruptcy Code the Petition is Filed (Chect The Petition is Fi			
☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: ☐ A plan is being filed with this petition ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).						m one or more classes of
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. THIS SPACE IS FOR COURT USE ONLY OF COURT USE ONLY ONLY ONLY ONLY ONLY ONLY ONLY ONLY						
Estimated Number of Creditors		10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000	
	0,001 to \$10,000,001 nillion to \$50 million	\$50,000,001 to \$100 million	0,000,001 to \$100,000,001 \$500,000,001		More than \$1 billion	
Estimated Liabilities		\$50,000,001 to \$100,000,001 \$500,000,001 More than \$100 million to \$500 million to \$1 billion \$1 billion				

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Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Quan, Jamie My						
Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)							
Location Where Filed: None	Case Number: Date Filed:						
Location Where Filed:	Case Number: Date Filed:						
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)							
Name of Debtor: None	Case Number: Date Filed:						
District:	Relationship: Judge:						
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	whose debts are primarily consumer debts.)						
	X /s/ Hien D. Doan, Esq. Signature of Attorney for Debtor(s)	2/03/09 Date					
or safety? ☐ Yes, and Exhibit C is attached and made a part of this petition. ✓ No							
Exhi (To be completed by every individual debtor. If a joint petition is filed, e Exhibit D completed and signed by the debtor is attached and ma	•	ch a separate Exhibit D.)					
If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this petition.						
	ng the Debtor - Venue						
(Check any a Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180	pplicable box.) of business, or principal assets in the	is District for 180 days immediately					
☐ There is a bankruptcy case concerning debtor's affiliate, general		his District.					
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pro	oceeding [in a federal or state court]					
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of debtor	licable boxes.)						
(Name of landlord or lessor that obtained judgment)							
(Address of lar	dlord or lessor)						
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos							
☐ Debtor has included in this petition the deposit with the court of filing of the petition.	any rent that would become due du	ring the 30-day period after the					
☐ Debtor certifies that he/she has served the Landlord with this cer	tification. (11 U.S.C. § 362(l)).						

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Quan, Jamie My

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jamie My Quan

Signature of Debtor

Jamie My Quan

 X_{-}

Signature of Joint Debtor

(408) 600-6369

Telephone Number (If not represented by attorney)

February 3, 2009

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only **one** box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.



Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ Hien D. Doan, Esq.

Signature of Attorney for Debtor(s)

Hien D. Doan, Esq. 197044 Law Office of Hien D. Doan 626 International Blvd. Oakland, CA 94606 (510) 839-8808 Fax: (510) 839-8802 oaklandattorney@yahoo.com

February 3, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.



Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case: 09-50708 Doc# 1 Filed: 02/03/09 Entered: 02/03/09 16:42:46 Page 3 of 36

Date: February 3, 2009

United States Bankruptcy Court Northern District of California

Norther	n District of California
IN RE:	Case No
Quan, Jamie My	Chapter 7
	DEBTOR'S STATEMENT OF COMPLIANCE COUNSELING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and whatever filing fee you paid, and your creditors will be	he five statements regarding credit counseling listed below. If you cannot all the court can dismiss any case you do file. If that happens, you will lose able to resume collection activities against you. If your case is dismissed a required to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint peone of the five statements below and attach any documents	etition is filed, each spouse must complete and file a separate Exhibit D. Check s as directed.
the United States trustee or bankruptcy administrator that	aptcy case , I received a briefing from a credit counseling agency approved by outlined the opportunities for available credit counseling and assisted me in the from the agency describing the services provided to me. Attach a copy of the seed through the agency.
the United States trustee or bankruptcy administrator that performing a related budget analysis, but I do not have a ce	ptcy case , I received a briefing from a credit counseling agency approved by outlined the opportunities for available credit counseling and assisted me in rtificate from the agency describing the services provided to me. You must file cess provided to you and a copy of any debt repayment plan developed through se is filed.
	rom an approved agency but was unable to obtain the services during the five g exigent circumstances merit a temporary waiver of the credit counseling arize exigent circumstances here.]
you file your bankruptcy petition and promptly file a cer of any debt management plan developed through the ag case. Any extension of the 30-day deadline can be grant also be dismissed if the court is not satisfied with your counseling briefing.	ast still obtain the credit counseling briefing within the first 30 days after tificate from the agency that provided the counseling, together with a copy gency. Failure to fulfill these requirements may result in dismissal of your ted only for cause and is limited to a maximum of 15 days. Your case may reasons for filing your bankruptcy case without first receiving a credit
motion for determination by the court.]	ng because of: [Check the applicable statement.] [Must be accompanied by a appaired by reason of mental illness or mental deficiency so as to be incapable.
of realizing and making rational decisions with resp Disability. (Defined in 11 U.S.C. § 109(h)(4) as p participate in a credit counseling briefing in person Active military duty in a military combat zone.	physically impaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator does not apply in this district.	r has determined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information prov	ided above is true and correct.
Signature of Debtor: /s/ Jamie My Quan	

United States Bankruptcy Court Northern District of California

IN RE:		Case No
Quan, Jamie My		Chapter 7
<u> </u>	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 965,000.00		
B - Personal Property	Yes	3	\$ 6,700.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 1,755,795.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 96,387.61	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 2,936.97
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,420.00
	TOTAL	17	\$ 971,700.00	\$ 1,852,182.61	

United States Bankruptcy Court Northern District of California

IN RE:	Case No
Quan, Jamie My Debtor(s)	Chapter 7
	ILITIES AND RELATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primarily consumer 101(8)), filing a case under chapter 7, 11 or 13, you must report all	debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § information requested below.
Check this box if you are an individual debtor whose debts are information here.	NOT primarily consumer debts. You are not required to report any
This information is for statistical purposes only under 28 U.S.C	. § 159.
Summarize the following types of liabilities, as reported in the S	Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,936.97
Average Expenses (from Schedule J, Line 18)	\$ 2,420.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 3,570.42

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$	983,918.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$	0.00
4. Total from Schedule F		\$	96,387.61
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 1	,080,305.61

Debtor(s)

Case No.

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1123 Ayala Dr., Sunnyvale, CA 94086; zillow has a value of \$965,000.00. Debtor only has partial interest in this rental			965,000.00	771,877.00
property.				

TOTAL

965,000.00

(Report also on Summary of Schedules)

Debtor(s)

Case No. __

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY		N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account		200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Beds, Tables, Chairs, TV, DVD, Radio, Eating and Cooking Utensils, Shelves,		1,200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, DVDs, Tapes,		500.00
6.	Wearing apparel.		Clothing for the family		600.00
7.	Furs and jewelry.		Ring and Watch		200.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K		4,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

Case No

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

	Case
Debtor(s)	

No. ____

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			TO	ΓAL	6,700.00
34.	Farming equipment and implements. Farm supplies, chemicals, and feed. Other personal property of any kind not already listed. Itemize.	X X X			
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION

0 continuation sheets attached

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

	Case No
Debtor(s)	

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Checking Account	CCCP § 704.080	200.00	200.0
Beds, Tables, Chairs, TV, DVD, Radio, Eating and Cooking Utensils, Shelves,	CCCP § 704.020	1,200.00	1,200.0
Books, DVDs, Tapes,	CCCP § 704.020	500.00	500.0
Clothing for the family	CCCP § 704.020	600.00	600.0
Ring and Watch	CCCP § 704.040	200.00	200.0
401K	CCCP § 704.110(b), Gov. Code § 21201	4,000.00	4,000.0

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Debtor(s)

Case No.

(If known)

Schedules)

Summary of Certain Liabilities and Related

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5890010281731			02/2005				750,459.00	
EMC 909 Hidden Rdg., #200 Irving, TX 75038			VALUE \$ 965,000.00					
ACCOUNT NO. 12522553			09/2005; on merced property that was	T			76,319.00	76,319.00
HSBC P.O. Box 80053 Salinas, CA 93912			forclosed in 2007.				,	,
			VALUE \$	1	Ī			
ACCOUNT NO. 15464407 Litton Mortgage P.O. Box 4387 Houston, TX 77210			09/2005; on Merced property that was foreclosed in 2007.				305,087.00	305,087.00
			VALUE \$	1				
ACCOUNT NO. 2770009163767 Select Portfolio P.O. Box 65250 Salt Lake City, UT 84165			09/2005; on San Jose property that was foreclosed in 2007.				602,512.00	602,512.00
			VALUE \$					
1 continuation sheets attached	•		(Total of the	,	oage Tota	e) al	\$ 1,734,377.00 \$	\$ 983,918.00
			(ose only on the	I		,	(Report also on Summary of	(If applicable, report also on Statistical

Case No.	

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.) ACCOUNT NO. 1606673 Wells Fargo P.O. Box 770 Boystown, NE 68010 ACCOUNT NO. ACCOUNT NO.	
Wells Fargo P.O. Box 770 Boystown, NE 68010 VALUE \$ 965,000.00 VALUE \$ VALUE \$	LINT NO. 1606673
Wells Fargo P.O. Box 770 Boystown, NE 68010 VALUE \$ 965,000.00 VALUE \$ VALUE \$	
ACCOUNT NO. VALUE \$	s Fargo Box 770
VALUE \$	
	UNT NO.
JACCOUNT NO.	WINTEN CO.
VALUE \$	
ACCOUNT NO.	UNT NO.
VALUE \$	
ACCOUNT NO.	UNT NO.
VALUE \$	
ACCOUNT NO.	UNT NO.
VALUE \$	
Sheet no. 1 of 1 continuation sheets attached to Subtotal (Total of this page) Schedule of Creditors Holding Secured Claims Total	
(Use only on last page) \$ 1,755,795.00 \$ 983,9	le of Creditors Holding Secured Claims

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

R6E	(Official	Form	6E)	(12/07)

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Debtor(s)

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Saulsteal Suiliniary of Certain Elabinies and Related Data.	
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also of the Statistical Summary of Certain Liabilities and Related Data.	
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 1 U.S.C. § 507(a)(1).	r 1
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).	e
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	e
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).	it
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9)	
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol a drug, or another substance. 11 U.S.C. § 507(a)(10).	l,
* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.	
O continuation sheets attached	

R6F	(Official	Form	6F)	(12/07)

IN	\mathbf{RE}	Quan.	Jamie	Mν
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Debtor(s)

	TA T
Case	NO

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

	_						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2605541719005							
Bally Total Fitness 12440 E. Imperial, Suite 3 Norwalk, CA 90650							1,980.00
ACCOUNT NO. 466			10/2005				1,000.00
Bank Of America P.O. Box 7047 Dover, DE 19903							4,262.00
ACCOUNT NO. 2403			07/2005				,,
Bank Of America P.O. Box 7047 Dover, DE 19903							800.00
ACCOUNT NO. 3743-168256-88631			01/2005				
Bank Of America P.O. Box 15726 Wilmington, DE 19886							4,057.00
3				Sub			\$ 11,099.00
3 continuation sheets attached			(Total of th	-	age Fota	1	\$ 11,099.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	also atis	o o	n ıl	\$

Case No

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3743-169992-40466			01/2005				
Bank Of America P.O. Box 64886 St. Paul, MN 55164	-						4,263.00
ACCOUNT NO. 4888-6031-7112-2401			01/2006	\vdash		Н	4,203.00
Bank Of America P.O. Box 15726 Wilmington, DE 19886			01/2000				4,500.00
ACCOUNT NO. 540168302598			02/1996	\vdash		Н	4,300.00
CHASE P.O. Box 94014 Palantine, IL 60094			32 71333				13,794.00
ACCOUNT NO. 5417162312234			05/1999				13,734.00
CHASE P.O. Box 94014 Palantine, IL 60094							4 000 00
ACCOUNT NO. 5424-1803-0646-0442			09/1998	\vdash		\vdash	1,383.00
CITI P.O. Box 6412 The Lakes, NV 88901	_		03/1330				10,192.00
ACCOUNT NO. 7618112290			04/2008				10,192.00
City Of San Jose P.O. Box 11002 San Jose, CA 95103	-						
	_					Ц	552.61
ACCOUNT NO. 9627715 Diversified Adjustment 600 Coon Rapids Coon Rapids, MN 55433	_		09/2008				
1. 2	L				L	Ц	680.00
Sheet no1 of3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	als atis	age Fota o o	e) al m al	\$ 35,364.61

Case No.	
Case No.	

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4869-5574-7013-3894			10/2008				
First Premier Bank P.O. Box 5114 Sioux Falls, SD 57117							219.00
ACCOUNT NO. 0200307276			04/2007			Н	213.00
HFC P.O. Box 8633 Elmhurst, IL 60126							7,267.00
ACCOUNT NO. 50053187			04/1995			Н	7,207.00
Macy's Credit Card P.O. Box 6938 The Lakes, NV 88901							1,861.00
ACCOUNT NO. 050053187011			09/2006			Н	
Macy's Credit Card P.O. Box 6938 The Lakes, NV 88901							2,000.00
ACCOUNT NO. 3743-168256-88631			01/2007			Н	
MBNA P.O.Box 15028 Wilmington, DE 19850-5028							0.500.00
ACCOUNT NO. 002-00003513				\vdash		Н	2,500.00
Merced Irrigation District 744 West 20th Street Merced, CA 95344							
						Ш	70.00
ACCOUNT NO. 4888-9350-2090-5283 Platinum Plus PO Box 15019 Wilmington, DE 19850			10/2005				
Sheet no. 2 of 3 continuation sheets attached to				Sub	tot:		4,500.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	is p T als atis	age Fota o o	e) al m al	\$ 18,417.00

Case No.	

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0996910000							
San Jose Water Co. P.O. Box 229 San Jose, CA 95103							46.00
ACCOUNT NO. 27692885276928855			05/2004				
Victoria's Secret P.O. Box 182128 Columbus, OH 43218							
ACCOUNT NO. 6626625293162			11/2005				135.00
Wells Fargo P.O. Box 30086 Los Angeles, CA 90030			11/2003				10 704 00
ACCOUNT NO. 446542019288			08/2004				19,794.00
Wells Fargo P.O. Box 30086 Los Angeles, CA 90030							2 222 22
ACCOUNT NO. 4465-4201-9288-3304			01/2005			\dashv	8,000.00
Wells Fargo P.O. Box 9210 Des Moines, IA 50306							3,532.00
ACCOUNT NO.	_						3,332.00
ACCOUNT NO.							
Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub			\$ 31,507.00
2			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als atis	Γota o o tica	al n	\$ 96,387.61

B6G	(Official	l Form	6G)	(12/07)

IN RE Quan, Jamie My		Case No.	
	Debtor(s)		(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

	NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
1		I

R6H	(Official	Form	6H)	(12/07)

IN RE Quan, Jamie My	RE Quan, Jamie My		
	Debtor(s)		(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
1	i de la companya de l

B61 (Official Form	6T)	(12/07)

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Debtor(s)

Case No.

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE				
Single		RELATIONSHIP(S): Son Son				AGE(S):
EMPLOYMENT:		DEBTOR			SPOUSE	
Occupation Name of Employer How long employed Address of Employer	Ultra Clean To 1 years 150 Independ Menio Park, (lence Dr., Suite A				
	gross wages, sa	r projected monthly income at time case filed) lary, and commissions (prorate if not paid monthly)		\$ \$	DEBTOR 3,867.96	\$\$ \$
4. LESS PAYROLI a. Payroll taxes as b. Insurance c. Union dues d. Other (specify)	nd Social Secur	ity	'	\$ \$ \$ \$	740.38 11.83	\$ \$ \$
5. SUBTOTAL OF 6. TOTAL NET M				\$ \$ \$	930.99	
7. Regular income f 8. Income from real 9. Interest and divid 10. Alimony, maint that of dependents I	From operation of property lends enance or supposited above	of business or profession or farm (attach detailed statements payable to the debtor for the debtor's upper payments payable to the debtor for the debtor's upper payments payable to the debtor for the debtor's upper payments payable to the debtor for the debtor's upper payments payable to the debtor for the debtor's upper payable to the debtor's uppe	atement)	\$ \$ \$ \$		\$ \$ \$
11. Social Security (Specify) 12. Pension or retire 13. Other monthly i	ement income	ment assistance		\$ \$ \$		\$ \$ \$
				\$ \$ \$		\$ \$ \$
14. SUBTOTAL O		IROUGH 13 COME (Add amounts shown on lines 6 and 14)		\$ \$	2,936.97	\$ \$
		ONTHLY INCOME : (Combine column totals from tal reported on line 15)				2,936.97 nedules and, if applicable, on iabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

	DEBTOR	SPOUSE
Other Payroll Deductions:		
Kloan	20.13	
Medical	79.63	
Vision	1.67	
401K	77.35	

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Debtor(s)

Case No. _____

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,000.00
a. Are real estate taxes included? Yes No	
b. Is property insurance included? Yes No	
2. Utilities:	
a. Electricity and heating fuel	\$
b. Water and sewer	\$ 100.00
c. Telephone	\$ 100.00
d. Other	\$
	\$
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$ 500.00
5. Clothing	\$ 20.00
6. Laundry and dry cleaning	\$ 20.00
7. Medical and dental expenses	\$ 100.00
8. Transportation (not including car payments)	\$ 300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 80.00
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$ 200.00
e. Other	\$
	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
\ 1 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$
b. Other	\$
	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other	\$
	\$
	\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if	

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None**

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I

applicable, on the Statistical Summary of Certain Liabilities and Related Data.

- b. Average monthly expenses from Line 18 above
- c. Monthly net income (a. minus b.)

2,936.97 2,420.00

2,420.00

516.97

Debtor(s)

Case No.

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: February 3, 2009 Signature: /s/ Jamie My Quan Debtor Jamie My Quan Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the ____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Signature:

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case: 09-50708 Doc# 1 Filed: 02/03/09 Entered: 02/03/09 16:42:46 Page 24 of 36

United States Bankruptcy Court Northern District of California

IN RE:		Case No.
Quan, Jamie My		Chapter 7
-	Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

50,355.00 Income for 2007 was \$50,355.00

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) 4. Suits and administrative proceedings, executions, garnishments and attachments a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) 5. Repossessions, foreclosures and returns None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) DATE OF REPOSSESSION, FORECLOSURE SALE. DESCRIPTION AND VALUE NAME AND ADDRESS OF CREDITOR OR SELLER TRANSFER OR RETURN OF PROPERTY **HSBC** P.O. Box 80053 Salinas, CA 93912 1365 Luich Dr., Merced, CA 95344; foreclosed in 2007 **Select Portfolio** 2007 P.O. Box 65250

6. Assignments and receiverships

231-233 Round Table Dr., San Jose, CA 95111; foreclosed in 2007

Salt Lake City, UT 84165

None D 11

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Hien 626	IE AND ADDRESS OF PAYEE D. Doan International Blvd., Suite G land, CA 94606	PAYOR IF OTHER THAN DEBTOR 12/2008	AND VALUE OF PROPERTY
200	for filing for pre and post counseling for atty's fees		
10. C	Other transfers		
None	absolutely or as security within two years	ty transferred in the ordinary course of the business or finance immediately preceding the commencement of this case. (No or both spouses whether or not a joint petition is filed, unlike the commencement of this case.)	Married debtors filing under chapter 12 or
None	b. List all property transferred by the debtor device of which the debtor is a beneficiary.	within ten years immediately preceding the commencement	of this case to a self-settled trust or similar
11. 0	Closed financial accounts		
None	transferred within one year immediately partificates of deposit, or other instruments brokerage houses and other financial instit	held in the name of the debtor or for the benefit of the debtoreceding the commencement of this case. Include checking, shares and share accounts held in banks, credit unions, putions. (Married debtors filing under chapter 12 or chapter or both spouses whether or not a joint petition is filed, under the comment of the c	ing, savings, or other financial accounts, ension funds, cooperatives, associations, 13 must include information concerning
12. S	afe deposit boxes		
None	preceding the commencement of this case.	sitory in which the debtor has or had securities, cash, or other (Married debtors filing under chapter 12 or chapter 13 must in is filed, unless the spouses are separated and a joint petition	include boxes or depositories of either or

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement

DATE OF PAYMENT, NAME OF

AMOUNT OF MONEY OR DESCRIPTION

14. Property held for another person

9. Payments related to debt counseling or bankruptcy

of this case.

None List all property owned by another person that the debtor holds or controls.

petition is filed, unless the spouses are separated and a joint petition is not filed.)

 \checkmark

13. Setoffs

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 \checkmark

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 \checkmark

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: February 3, 2009	Signature /s/ Jamie My Quan	
	of Debtor	Jamie My Quan
Date:	Signature	
	of Joint Debtor	
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

United States Bankruptcy Court Northern District of California

IN RE: Quan, Jamie My		Case No		
			Chapter 7	
	ebtor(s)			
	DIVIDUAL DEBTOR			
PART A – Debts secured by property of the estate. Attach additional pages if necessary		ully completed for E	EACH debt which is secured by property of the	
Property No. 1				
Creditor's Name:		Describe Property	Securing Debt:	
Property will be (check one): Surrendered Retained				
If retaining the property, I intend to (check Redeem the property Reaffirm the debt Other. Explain	k at least one):	(for ex	sample, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): Claimed as exempt Not claimed	as exempt	(101 0.		
Property No. 2 (if necessary)				
Creditor's Name:		Describe Property Securing Debt:		
Property will be (check one): Surrendered Retained If retaining the groundsty Listend to (check	k at loant ou o)			
If retaining the property, I intend to (check Redeem the property Reaffirm the debt Other. Explain		(for ex	xample, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): Claimed as exempt Not claimed	as exempt			
PART B – Personal property subject to unex additional pages if necessary.)	xpired leases. (All three col	lumns of Part B musi	t be completed for each unexpired lease. Attach	
Property No. 1				
Lessor's Name:	Describe Leased Pr	roperty:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No	
Property No. 2 (if necessary)				
Lessor's Name:	Describe Leased Pr	roperty:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No	
continuation sheets attached (if any)	,			
I declare under penalty of perjury that tl personal property subject to an unexpire		itention as to any p	roperty of my estate securing a debt and/or	
Date: February 3, 2009	/s/ Jamie My Quan Signature of Debtor			

Signature of Joint Debtor

United States Bankruptcy Court Northern District of California

IN RE:	Case No
Quan, Jamie My	Chapter 7
Debtor(s)	
CREDITO	OR MATRIX COVER SHEET
•	consisting of3 sheets, contains the correct, complete and current coured creditors listed in debtor's filing and that this matrix conforms with
DATED: February 3, 2009	
/s/ Hien	D. Doan, Esq.
	re of Debtor's Attorney or Pro Per Debtor

Bally Total Fitness 12440 E. Imperial, Suite 3 Norwalk, CA 90650

Bank Of America P.O. Box 7047 Dover, DE 19903

Bank Of America P.O. Box 15726 Wilmington, DE 19886

Bank Of America P.O. Box 64886 St. Paul, MN 55164

CHASE P.O. Box 94014 Palantine, IL 60094

CITI P.O. Box 6412 The Lakes, NV 88901

City Of San Jose P.O. Box 11002 San Jose, CA 95103

Diversified Adjustment 600 Coon Rapids Coon Rapids, MN 55433

EMC 909 Hidden Rdg., #200 Irving, TX 75038

First Premier Bank P.O. Box 5114 Sioux Falls, SD 57117

HFC P.O. Box 8633 Elmhurst, IL 60126

HSBC P.O. Box 80053 Salinas, CA 93912

Litton Mortgage P.O. Box 4387 Houston, TX 77210

Macy's Credit Card P.O. Box 6938 The Lakes, NV 88901

MBNA P.O.Box 15028 Wilmington, DE 19850-5028

Merced Irrigation District 744 West 20th Street Merced, CA 95344

Platinum Plus PO Box 15019 Wilmington, DE 19850

San Jose Water Co. P.O. Box 229 San Jose, CA 95103

Select Portfolio P.O. Box 65250 Salt Lake City, UT 84165

Victoria's Secret P.O. Box 182128 Columbus, OH 43218

Wells Fargo P.O. Box 30086 Los Angeles, CA 90030

Wells Fargo P.O. Box 770 Boystown, NE 68010

Wells Fargo P.O. Box 9210 Des Moines, IA 50306

United States Bankruptcy Court Northern District of California

IN RE:		Case No			
Qι	Quan, Jamie My	Chapter 7			
	Debtor(s)				
	DISCLOSURE OF COMPENSATI	ON OF ATTORNEY FOR DEBTOR			
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me vone year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contempor of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept	\$801.00			
	Prior to the filing of this statement I have received	\$\$			
	Balance Due	\$\$			
2.	2. The source of the compensation paid to me was: ✓ Debtor ☐ Other (spec	ify):			
3.	3. The source of compensation to be paid to me is: Debtor Other (spec	ify):			
4.	4. I have not agreed to share the above-disclosed compensation with any other	er person unless they are members and associates of my law firm.			
	I have agreed to share the above-disclosed compensation with a person or together with a list of the names of the people sharing in the compensation	persons who are not members or associates of my law firm. A copy of the agreement, i, is attached.			
5.	. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 					
	 d. Representation of the debtor in adversary proceedings and other contested e. [Other provisions as needed] 	bankruptey matters;			
6.	6. By agreement with the debtor(s), the above disclosed fee does not include the following services: No responses, motions, hearings (other than the 341), or any other services.				
		FICATION			
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.				
	February 3, 2009 /s/ Hien D. Do	an. Esg.			
	Date Hien D. Doan, Esq Law Office of Hien 626 International E Oakland, CA 9460 (510) 839-8808 Fa	. 197044 D. Doan Blvd. 6			

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Address:

B201 Page 2

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

Printed Name and title, if any, of Bankruptcy Petition Preparer

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by $\S 342(b)$ of the Bankruptcy Code.

Social Security number (If the bankruptcy

petition preparer is not an individual, state the Social Security number of the officer,

X		the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of off partner whose Social Security number is provide		
I (We), the debtor(s), affirm that I (we) have rec	Certificate of the Debtor eived and read this notice.	
Quan, Jamie My Printed Name(s) of Debtor(s)	X /s/ Jamie My Quan Signature of Debtor	2/03/2009 Date
Case No. (if known)	Signature of Joint D	ebtor (if any) Date